

What Is Claimed Is:

1. An unattended banking machine for performing a number of banking and other transactions by a user, said banking machine comprising:

a cash acceptor for accepting cash from a user and for totalling the amount of cash received;

a cash dispenser for dispensing cash to a user;
a user interface and display operable by the user to select transactions, enter commands, and to receive information from the machine;

a card acceptor for receiving and verifying a qualified user's card;

a receipt generator for generating receipts for the user including the total of the amount of cash received;

a document cashing apparatus including a document receiver in the machine;

a reader for reading the cash amount for the document; and

a signature verifier for examining the signature of the user on a document and for confirming if the signature is valid prior to dispensing cash to the user from the cash dispenser.

2. A banking machine in accordance with Claim 1 wherein a dispenser is provided in the machine for dispensing end user items after payment by the qualified user.

3. A banking machine in accordance with Claim 1 wherein the user interface and display comprises a keypad operable by the user;

a display screen to display transactions relating to cash for the user; and

a selector operable by the user to choose at least one among several cash transactions available to the user.

4. A banking machine in accordance with Claim 1 wherein the document is a check and comprises:

a reader for reading magnetic ink character recognition data of a bank on the check; and

a communication network having a modem for connection through a network to the bank identified on the check.

5. A machine in accordance with Claim 1 wherein the document is a money order, and the signature verifier includes a reader for reading a cursive signature on the back of a money order.

6. A banking machine in accordance with Claim 1 for paying a bill by the user, comprising:

a bill acceptor for receiving the bill document;

a scanner for scanning the bill document;

a modem communication network for communicating to the bill issuer's bank account that the payment being made by the user; and

a receipt generator for generating a receipt of the paid bill to the user.

7. A banking machine in accordance with Claim 1 wherein:

money order blanks are stored in the machine;

signals are generated by the user at the user's interface and display to cause the printer to print the amount on the money order blank to form a money order; and

a dispenser dispenses the money order to the machine user.

8. An automated banking system for receiving payment from a user and for wire transfer of funds to a transferee in a banking network, said system comprising:

an automated machine having a card receiver for receiving a card which identifies the user as being qualified to use the banking network;

an input device to enter the amount to be transferred to another;

a keypad to enter the identity of the transferee's account;

a payment acceptor for accepting payment by the user for the wire transfer;

a verifier to verify that the transferee has an account in the banking network; and

a communication system having a modem in the banking network for wire transfer through the banking network to the verified transferee's account.

9. An automated banking system in accordance with Claim 8 wherein the payment acceptor comprises a cash receiver for receiving and totalling the cash received.

10. An automated banking system in accordance with Claim 8 wherein the payment acceptor comprises:

a card receiver for receiving a card for payment for the wire transfer; and

means for reading the card and for causing a debit on the card related to the cash being transferred by wire.

11. An automated banking system in accordance with Claim 10 wherein the payment acceptor comprises a credit card reader which reads the credit card and performs a charge transaction over a credit card network for an amount related to the cash being wired.

12. An automated banking system in accordance with Claim 8 wherein:

payment is made with a smart card; and

a smart card reader and debit system reads the card to ascertain an amount on the card sufficient for payment of the cash being wired, and writes down the smart card by an amount related to the amount of cash being transferred by wire.

13. An automated banking system in accordance with Claim 8 wherein:

a printer prints a receipt for the sender of the wire transfer; and

a transactional record system makes and keeps a record of the wire transfer.

14. A banking system in accordance with Claim 13 wherein an input device operable by the sender causes connection to the sender's withdrawal account to withdraw therefrom an amount sufficient to pay the wire transfer.

15. A banking system in accordance with Claim 8 wherein a display displays to the user a method of payment from among cash, credit card, smart card or account withdrawal; and

a selector is operable by the user to select one of the methods of payment for the wire transfer.

16. An automated banking system for payment of bills through a bills payment network comprising:

an automated machine having a card receiver for receiving the user's card and for identifying the user as being qualified to use the machine;

a display for displaying a selection of bills payable through a bills payment network;

a selector operable by the user to select a bill to be paid from the bills being displayed;

the display displaying several methods of payment including payment by cash;

a reader for reading the amount of the bill and an identity of a bill payee;

a communications network including a modem for connection from the machine to a bills payment network;

a bill receiver for receiving and storing the bill being paid; and

a transaction recorder for recording the bill transaction and payment.

17. An automated banking system in accordance with Claim 16 further comprising a card reader for reading a payment card for payment and verifying that the payment card is qualified for use with the bill payment network.

18. An automated banking system in accordance with Claim 17 wherein the payment card is a smart card, and further comprising:

an analyzer for analyzing that the smart card has sufficient funds thereon to pay the bill; and

a smart card writer to write off an amount related to the bill being paid on the smart card.

19. An automated banking system in accordance with Claim 17 wherein:

the payment card is a credit card; and

wherein a credit card communication means is connected through a modem to charge the bill amount to the credit card account of the user.

20. A banking system in accordance with Claim 16 wherein:

several bills may be selected for payment;

a totalizer totals the amounts paid for each bill and for transactional charges; and

a receipt generator generates a receipt showing the bills paid, transactional charges and the total amount paid by the user.

21. A method of providing an automated banking system machine with the capability of wire transfer of funds from a user to a transferee within the banking network, comprising:

providing an automated machine having a card receiver for receiving a card which identifies the user as being qualified to use the machine and banking network;

putting into the machine an identification of the bank through which the transfer is to be made along with the account number of the transferee;

entering the amount to be wire transferred to the transferee;

providing the machine with a method of payment for the wire transfer; and

communicating through the bank system over a modem for wire transfer to the banking network to the verified transferee's account in the receiving bank.

22. A method in accordance with Claim 21 further comprising:

depositing cash for the wire transfer;

counting the cash received in the machine; and

verifying it as being an amount to cover the wire transferred amount and a transaction fee therefor.

23. A method in accordance with Claim 21 further comprising:

selecting payment for the wire transfer from a card; and

reading the card and causing a debit on the card related to the amount of cash being wired to the transferee.

24. A method in accordance with Claim 23 wherein the step of providing a card includes the use of a credit card; and

further comprising communicating, over a credit card network, the amount of the cash being wired and the transactional fee which are to be charged to the user's credit card.

25. A method in accordance with Claim 23 wherein the payment is being made with a smart card and further comprising:

reading the smart card to ascertain if the amount on the card is sufficient for payment of the transaction including the cash being wired;

writing down on the smart card the amount of the transaction for the wire transfer; and

returning the smart card to the user.

26. A method in accordance with Claim 21 further comprising:

printing a receipt for the transactional cost of the wire transfer;

providing the receipt to the user; and

recording, internally within the machine, a transaction record of the wire transfer.

27. A method in accordance with Claim 21 further comprising:

selecting payment from an account of the user; and

connecting via a communication network, including a modem to the user's bank, to withdraw from the user's account, an amount sufficient to pay for the wire transfer transaction.

28. A method in accordance with Claim 21 wherein there is provided a display to the user

requesting a selection for the method of payment from among the options of paying with cash, the user's credit card, a smart card, or withdrawal from the user's account; and

the user selects one of the methods of payment for the wire transfer.

29. A method for using an automated banking machine for the payment of bills through a bill payment network, comprising:

providing an automated banking machine having a card receiver for receiving the user's card and for identifying the user as being qualified to use the machine;

a display for displaying a selection of bill transactions that are available to be paid through a bills payment network connected to the automated machine;

manually selecting one of the bill transactions for paying a bill from those being displayed to the user;

displaying to the user several methods of payment including payment by cash;

inserting the bill into the machine for reading the amount of the bill and the identity of the bill payee;

communicating over communications network including a modem for connection from the machine to a bills payment network;

transmitting the information of payment being received from the user for the bill; and

storing the bill being paid in the machine.

30. A method in accordance with Claim 29 further comprising:

selecting the option of payment by a card;

inserting the credit card into the machine for reading; and

verifying that the credit card is qualified for use with the bill payment network.

31. A method in accordance with Claim 29 wherein the payment card comprises a smart card and further comprising:

reading the funds available for paying the bill on the smart card; and

writing off from the smart card an amount to cover the bill payment transaction and the transactional cost.

32. A method in accordance with Claim 29 wherein the payment card comprises a credit card and further comprising communicating through a modem to the credit card account, the amount to be charged to the credit card account because of the wire transfer transaction.

33. A method in accordance with Claim 29 further comprising:

selecting several bills for payment;

totalling the amount for each bill and its associated transactional charges; and

generating a receipt showing the bills paid, transactional charges and the total amount being paid by the user.